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FAX COVER SHEET

JUN 04 2004

TO: Examiner Patel
Art Unit: 3624

COMPANY NAME: USPTO

FROM: Perry Palan

TELECOPY NO.: 703-746-5563

DATE: June 4, 2004

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Re: Applicant: Adcock et al.
Serial No.: 09/254,148
Filed: June 11, 1999
For: AUTOMATIC ELECTRONIC FUNDS TRANSFER
SYSTEM AND METHOD
Atty. Docket: 663/35631

Enclosed is an Amendment to be filed in the above-referenced case.

CLIENT # 663
MATTER # 35631

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Attorney Docket No. 663/35631
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Adcock et al.

JUN 04 2004

Serial No.: 09/254,148

Art Unit: 3624

Filed: June 11, 1999

Examiner: Patel

For: AUTOMATIC ELECTRONIC FUNDS TRANSFER SYSTEM AND
METHOD

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to a telephone interview on June 2, 2004, please amend the above-referenced application as follows:

IN THE CLAIMS

Applicant has amended Claims 1, 3, 4, 21, 35, 36, 38, 39, 57 and 58, as shown in the Claim Summary Document attached hereto.

REMARKS

As indicated by the Examiner, the claims may be unclear as to the difference between the user terminal and a user terminal associated with the user card. To remove any misinterpretation, some of the claims have been amended. As described in the specification on page 13 and in Claims 21-26, the user card may have a processor and thus perform most of the claims functions of and/or constitute the user terminal.

An earnest attempt has been made to respond to the Examiner's rejections to place the application in condition for allowance. Upon review of the arguments, it will be evident that Claims 1-58 are allowable over the art of record. Thus, passage of this case to issue is respectfully solicited.

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